

In the claims:

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36. (Canceled)

37. (Currently amended) A method for risk classification of a prospective insured, said prospective insured applying for automobile insurance, said prospective insured belonging to a demographic group, said method comprising:

- a. providing to said prospective insured a set of four or more target questions;
- b. obtaining a set of responses to said set of four or more target questions from said prospective insured;
- c. automatically classifying said prospective insured into a risk class based at least in part on said set of responses;

wherein said set of four or more target questions have been devised by a survey method comprising the steps of:

- d. composing a survey of 50 or more candidate questions that are indicative of personality traits that may affect accident involvement and reporting;
- e. providing said survey to a sample population of 200 or more people wherein the age of said people is in the range of 16 to 77 years old;
- f. collecting information from said sample population, said information comprising:
  - i. responses to said survey;
  - ii. the number of automobile insurance claims reported by each of said persons in said sample population; and
  - iii. conventional classification information for automobile insurance underwriting, said conventional classification information comprising:
    1. age;
    2. marital status;
    3. years of driving experience;

4. number of miles driven per year;

- g. analyzing said information to select said set of four or more target questions from among said candidate questions such that the survey responses by said sample population to said set of four or more target questions significantly increase the multiple correlation between said survey responses and said number of automobile insurance claims reported by said sample population when said conventional classification information is controlled for, said increase in the multiple correlation being statistically significant to at least the 5% level of confidence;

wherein said step of analyzing said information to select said set of four or more target questions is carried out on a particular computer modified to calculate multiple correlations and the levels of confidence thereof.

38. (Previously presented) The method of claim 37 wherein said set of four or more target questions comprises not more than ten questions.

39. (Previously presented) The method of claim 37 wherein said set of four or more target questions comprises not more than four questions.

40. (Cancelled)

41. (Cancelled)

42. (Cancelled)

43. (Canceled)

44. (Previously presented) The method of claim 37 wherein said method further comprises the steps of:

- a. providing to said prospective insured a second set of questions related to one or more of said prospective insured's age, gender, annual mileage or driving experience;

- b. obtaining a set of responses to said second set of questions; and
  - c. in said step of automatically classifying said prospective insured into a risk class based at least in part on said set of responses to said four or more target questions, also basing said classification of said prospective insured at least in part on and said set of responses to said second set of questions;
45. (Previously presented) The method of claim 37 wherein said personality traits comprise:
- a. impulsivity;
  - b. locus of control;
  - c. self-esteem;
  - d. invulnerability;
  - e. hostility;
  - f. anger;
  - g. trust;
  - h. social desirability; and
  - i. thoroughness in decision making.
46. (Previously presented) The method of claim 37 wherein at least one of said candidate questions is a personal statement with which a person is asked to indicate agreement or disagreement.
47. (Cancelled)
48. (New) The method of claim 37 wherein said people in said sample population have a mean age of at least 36.7 years.
49. (New) The method of claim 37 wherein said people in said sample population have a miles driven per year in the range of 0 to 75,000 with a mean of about 15,700 miles.

50. (New) The method of claim 37 wherein said people in said sample population have an average number of reported auto insurance claims of 0.43 or more over a six year period.
51. (New) The method of claim 37 wherein said people in said sample population are composed of not less than 44% identifiable males.